

# **Your** **T**ransfer **A**ssistance for **S**uccess in **K**entucky **Guide to** **Go Higher!**

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Developed by the Council on Postsecondary Education in collaboration with the Kentucky Community and Technical College System.

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## Table of Contents

[Checklist for Transfer](#)

[Welcome to TASK](#)

The Why, Where and How of Transfer

[Why Transfer?](#)

[Where Can You Transfer?](#)

[Map of Kentucky's Public Postsecondary Institutions](#)

[Map of Kentucky's Independent Postsecondary Institutions](#)

[What Can You Transfer?](#)

[How Do You Transfer?](#)

[Admission as a Transfer Student](#)

[Applying Transfer Credit to Your Program](#)

[Transfer Topics](#)

[Block transfer credit](#)

[Prior Learning Assessment and Recognition](#)

["Transfer Shock"](#)

[Academic Advising](#)

[Student Financial Aid – Student Loan](#)

[Repeating Courses: Good Idea or Not?](#)

[Visiting Student Letter \(Letter of Good Standing\)](#)

[Frequently Asked Questions About Transfer](#)

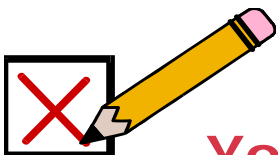
[Transfer-Related Web Resources](#)

[Transfer Terms](#)

[Links to Institutional Resources](#)

[The General Education Transfer Policy](#)

[Maps](#)



## Your Checklist for Transfer




- ☐ **RESEARCH** the program or institution you are interested in attending. Look in the academic calendar, check out their Web site, and contact the institution directly (e.g., an Advisor). Go to [www.cpe.state.ky.us](http://www.cpe.state.ky.us) for a listing of all state-supported institutions.
- ☐ **ATTEND** information sessions offered by the institution and/or get in touch with the institution's [transfer contact](#), [admission's office](#), or the department you are interested in, to find out more about transferring.
- ☐ **NOTE** deadlines for applications, scholarships, placement tests, etc.
- ☐ **TALK** with an advisor if you still have questions or concerns.
- ☐ **VISIT** the [Course Applicability System \(CAS\)](#) to determine if and/or how your courses will transfer to other Kentucky institutions.
- ☐ **DEVELOP** a transfer plan to map how your courses can be used to fulfill the requirements of your intended program.
- ☐ **KEEP** course outlines for all classes you take. Store them in a binder or some other safe place that you can access easily.
- ☐ **FIND OUT** what GPA is required for admission to the institution and/or program and if anything else is required (e.g. interim transcripts, test scores, volunteer experience, references, interview/portfolio, etc.)
- ☐ **SUBMIT** your application for admission to the institution you want to attend. Include your application fee, and any other required documents!
- ☐ **ARRANGE** to have official transcripts sent with appropriate transfer certifications documented (General Education Certification, Transfer Framework Certification).
- ☐ **ASK** the institution you want to attend for an evaluation of your transcript.
- ☐ **CHECK** with your financial aid office to find out how to transfer your financial aid.

# Welcome To TASK: Transfer Assistance for Success in Kentucky

## Your TASK Guide to Go Higher

Transfer is the acceptance of coursework a student completes at one institution by another institution in which the student enrolls. It is possible for you to begin studying at one college or university, then apply for transfer and be accepted so that you can finish your degree at another college or university. In other words, if you are admitted, and if the courses you have taken are a good match, you will be able to use **courses** and **credit hours** you have already earned to fulfill some of the requirements for general education or your degree.

In addition to this publication, some other great **tools** to guide you through the transfer process are below:

-  KENTUCKY COURSE APPLICABILITY SYSTEM <http://ky.transfer.org/cas/>
-  GO HIGHER KENTUCKY [www.gohigherky.org](http://www.gohigherky.org)
-  COUNCIL ON POSTSECONDARY EDUCATION [www.cpe.state.ky.us](http://www.cpe.state.ky.us)

**TASK** will help you find stepping stones and avoid obstacles in the transfer journey. Once you understand the process, you will be better prepared to use Kentucky's transfer tools. Because it is always great to hear from others who have transferred successfully, we are passing along "chats" and "hints" (and occasional warnings) from advisors and students.

Throughout this guide, you will find **Transfer Hints** and **Transfer Chat**.

**TRANSFER HINTS** are helpful suggestions from people who guide students through the transfer process every day. The student quotes in **TRANSFER CHAT** are based on conversations with students and staff about transfer experiences.

### REMEMBER:

The **SENDING Institution**...is the institution FROM which you are transferring.

The **RECEIVING Institution**...is the institution TO which you are transferring.

# The Why, Where, What and How of Transfer

## Why Transfer?

KENTUCKY has an outstanding assortment of postsecondary institutions and programs. Not every program is offered at every institution. Kentucky's community and technical colleges offer the traditional transfer degree (Associate in Arts and Associate in Science) as well as the Associate in Applied Science degree, which also offers opportunities for transfer. Bachelor's, graduate and professional degrees are the most common degrees offered by Kentucky's four-year universities and colleges.

It is possible to transfer before completing an associate degree although there are additional benefits to completing general education certifications, statewide transfer frameworks, and institutional transfer agreements, because these agreements guarantee that your credit will transfer.

Many students say that starting their postsecondary education at a community or technical college was a good move for them. These colleges are close to home, class sizes are usually smaller, and tuition may be more affordable.

### TRANSFER CHAT

"I think that the advantage of starting at a community college was that it's more of a learning step. You get a little more adjusted rather than an initial whack in the head."

### TRANSFER CHAT

"If you know you're going to transfer, find out what courses you need. Find out what the transfer process is. Get some advice. Look into the catalog. Find out which courses are transferable, 'cause there's nothing more frustrating than taking a course and finding out it's not transferable."

## Where Can You Transfer?

Within Kentucky you can apply to transfer between any of the postsecondary institutions. Kentucky has two types of postsecondary institutions:

**Independent Institutions** are postsecondary institutions that are supported by private funds, rather than state funds, and;

**Public Institutions** are postsecondary institutions that are supported in part by state funds.

Some of the transfer tools discussed in this handbook apply only to transfers between public institutions. If you are interested in transferring to an independent institution in Kentucky, you should make sure to contact them about transfer possibilities.

The following maps indicate the locations of the public and private universities:

[Kentucky Four-Year Public Postsecondary Institutions](#)

[Kentucky Two-Year Public Postsecondary Institutions](#)

[Kentucky Independent Postsecondary Institutions](#)

## What Can You Transfer?

### YOU CAN TRANSFER INDIVIDUAL COURSES

- ✚ Even though a course may be accepted as transfer credit, it is important to remember that it may not be accepted as credit toward your degree program. Degree programs often have specific course requirements students must take to complete the degree. Make sure to talk to advisor and plan your coursework to meet your program's requirements. Program information is available in [institutional catalogs](#) and on the institution's website.
- ✚ To transfer credit toward your bachelor's degree, it is best to use one of the statewide transfer tools. One important tool that will help you determine how an individual course will transfer is the [Kentucky Course Applicability System](#) (KY CAS). CAS is an online transfer planning system available to all students, anytime and anywhere.
- ✚ Courses transferred may be subject to minimum grade requirements. A transfer student needs to have the same minimum grade in a course as a native student, i.e., a student who began at the institution. That means if a native student must have a "D" to pass a course, the transfer student does too. REMEMBER: Degree programs may require certain grades in courses within the program. While a "D" grade will be accepted as a course transferred, program requirements may prohibit a "D" grade from being accepted toward specific academic program requirements of the receiving institution.

### YOU CAN TRANSFER COMPLETED PROGRAMS

- ✚ Kentucky colleges and universities have developed a number of tools to help you transfer your courses.
- ✚ [The General Education Transfer Policy](#): If you complete all of the general education requirements at one institution and transfer to another institution, all of that course work is guaranteed to transfer with you! This policy gives you many options for transfer, as you work to complete your general education requirements.
- ✚ Associate in Arts/Associate in Science (AA/AS) degrees at one of Kentucky's community and technical colleges: By completing an AA/AS degree (at [KCTCS](#)) you will be guaranteed that at least 48 hours of general education course requirements have been met and will transfer, 12 additional hours of program-specific coursework will be accepted, and you will enter with junior status.. Depending

## *Your TASK Guide to Go Higher*

on the institution to which you transfer, you may be required to complete additional general education courses if the institution requires more than 48 hours for their general education program.



Associate in Applied Science (AAS) degrees: Numerous statewide agreements have been developed to guarantee transfer of general education and technical coursework in AAS degrees. Check with your [institutional transfer contacts](#) to see what is available at your college or university.

### **YOU MAY ALSO BE ABLE TO TRANSFER COURSES THAT**



- Are from an accredited institution outside Kentucky.
- Are at the 3<sup>rd</sup>- or 4<sup>th</sup>-year level.
- Are being transferred from one university to another.
- Have been received for prior learning experiences.

### **REMEMBER:**

- 🔗 Be sure to find out if the receiving institution accepts this type of credit.
- 🔗 In all of these cases, you may need to provide extra information (like course syllabi) and the decision can take longer.

### **Bottom Line**

While an institution may accept your courses for transfer, it is possible that some credits may not apply to your degree program requirements. Transfer of individual courses is based on equivalency. If your courses match the content and standard of the program you are applying to, you will probably get transfer credit. But if the courses you've taken are totally unrelated to the program you plan to transfer into, the courses won't apply to that program or may not be accepted at all.

#### **TRANSFER HINTS**

Hang on to your course syllabi! Keep them in a binder in a safe, accessible place. You may need them to transfer again or if you decide to return to school after a long absence.

Remember that all institutions have their own course numbering systems.

Get advice on the courses you should take to maximize transfer!



## What Can't You Transfer?

Here are some of the reasons you might not get transfer credit that applies to your bachelor's degree.

- ✚ You took only one course where a two course combination was required, e.g. KCTCS ACT101 (3) + ACT102 (3) = UK ACC 201(3)
- ✚ You failed the course.
- ✚ You took the course too long ago.
- ✚ You took courses that do not apply to your program of study.
- ✚ You took courses at a school that is not regionally accredited.
- ✚ After transferring, you took a course at another institution but forgot to get approval first or didn't get a high enough grade. (See ["The Importance of Visiting Student Letter"](#)).
- ✚ You took equivalent courses at two institutions, e.g. Kentucky State University POS 300 = Murray State University MAT135

MIKE took the statistics courses above at KCTCS and KSU. He'll receive transfer credit only once for MAT135 at MuSU. Why? Both the KCTCS course and the KSU course are equivalent to one course at MuSU.




ROBIN took two courses in Fundamentals of Accounting at KCTCS. She knew she'd only get 3 credits at UK since they teach the same content in 1 semester but decided she needed the extra time to master the material.

## How Do You Transfer?

### Before Transfer: Plan Ahead

Your first step in planning your transfer is to find out if there is a statewide or local transfer agreement that fits your academic plans. There are many new agreements that ease the transfer process from one institution to another. Some agreements apply to all public (and perhaps some private) institutions. Other agreements are between two institutions.

Here's a list of all the tools available. Click on one to get more detailed information.

-  [General Education Transfer Policy](#)
-  [Transfer Frameworks](#)
-  [Applied Associate Transfer Agreements](#)

#### TRANSFER CHAT

"Working closely with my academic advisor from the start helped me out a lot. I knew from the beginning all the courses I needed to take to transfer to the university."

### REMEMBER:



Work with your academic advisor or counselor to choose the program that meets your needs and interests.

If you know the program and institution you want to go to you can usually get more specific transfer information by asking for program information at your advising office, OR,

Check out the requirements for the program in the institution's catalog or program brochure. Click on [LINKS TO INSTITUTIONAL RESOURCES](#) for links to all institutions.

In addition, to find out how your courses transfer to another institution use the [Course Applicability System](#) (CAS). CAS can help you plan, take and track your courses so you will be able to transfer more easily.

SANDY has completed one semester at Madisonville Community College. Her goal is to get a degree in business from Morehead State University. She looks at the Transfer Framework in Business that shows how her courses will transfer. She also looks on CAS for the required and recommended courses for a major in business, as well as the requirements to graduate with a B.A. All of this information is used by Sandy to develop a personal transfer plan...

## Admission to an Institution as a Transfer Student

**YOU CAN'T GET IN IF YOU DON'T APPLY!**

Click [here](#) for a list of college and university admissions offices.

It's easy – there's lots of helpful information. Some institutions will have their application online and others will have it available for printing and completing on paper.



### Key Things you need to know about being admitted as a transfer student:

#### **Admission can be to an institution, a division (college), or a program**

**The Institution** - Your grade point average (GPA) will usually determine if you will be admitted to an institution. At some institutions you must apply and be admitted to a specific program, not just to the institution in general.

**A Division (College)** - Admission to a division (college) may involve additional considerations. A Division of Science, or the College of Arts and Science, for example, may expect you to have taken certain math and science courses. This is why it is so important to plan ahead and contact the program while planning courses for transfer.

**A Program or Major** - If you've created a transfer plan, taken the "right" courses, and have the required GPA, you will improve your chances of being admitted into a program or major.

#### **Make sure your transcripts include all transfer certifications that you have completed**

The institutions you plan to attend will review your transcripts for certifications guaranteeing the transfer of coursework you have taken and this certification should be documented on your transcript. Although this process is intended to be automatic for all students, make sure to check with the registrar's office at the sending institution to be sure that appropriate transfer certifications are noted on your transcript.

## You must arrange to send all your official transcripts

Arrange for your current (and previously attended) institution(s) to send a copy of your official, final transcript(s) to the institution you want to attend. This won't happen automatically - only you can authorize the release of your transcript. Most institutions charge a transcript fee.

Check to see if the institution you want to attend requires an official transcript with your application. You will need to provide a final transcript at the end of the term.

### TRANSFER CHAT

"I got into the school, but my GPA is not good enough to get into the program I want. And now I don't know what to do. I'm panicking."






### **WARNING:**

When you're applying to a postsecondary institution, you must submit transcripts from all institutions you've attended, even if you don't think the transcripts are relevant to your application. Failure to do so could result in suspension from the institution.

## Your grades may be recalculated

Your grades are really important. The receiving institution will base its admission decision on your grade point average (GPA). But you may have 2 GPAs! The one calculated by your current institution, and your GPA as re-calculated by the institution you are applying to. (Sometimes even programs have their own way of re-calculating.) *This is called the "admission GPA" because it's the one that the admission decision is based on.*

## Each institution has...

-  Its own grading scale
-  Its own rules about what courses to use in the re-calculation. For example,
  -  One university only uses courses that apply toward your chosen program.

- Another uses all courses listed on the transcript including those repeated.
- A third uses all courses listed on the transcript except for those that have been repeated.
- ✚ Its own rules about using grades from:
  - Repeated courses
  - Incomplete courses



**WARNING:**

Your GPA may not be the same once it's recalculated. Check with the institution you plan to attend to see how your GPA will be calculated for admission.

**TRANSFER HINTS**

Write the early application dates and deadlines on your wall calendar or in your day planner. Submit your application as early as possible, or well before any deadlines.

Grades matter especially if you're transferring into a selective admissions program. The higher the grade, the better your chances are of admission to the program.

By the way, once admitted to the new institution, you make a fresh start on a new GPA, based on your course grades there.

**Decisions, decisions ... here are some things you might have to think hard about:**

1. An offer of admission may only be good for a semester, or a year. If you decide to delay transfer, the rules could change in the meantime.
2. Once admitted, you can transfer your credits. The institution you are leaving should assess your transcript for transfer certification before they send it to your receiving institution. The receiving institution will review the certification once they have your transcripts and grant you proper transfer credit. You should receive notification of your transfer credit. It may take some time for this process to occur; so the sooner you submit your transcript, the better.
3. Residency and Upper Division Requirements. All institutions have residency requirements. This has nothing to do with living on campus – it means you must take a certain percentage of your coursework from the institution granting the credential. For example, most universities require approximately 120-128 credits for a

**TRANSFER CHAT**

"I took an extra semester before I came up here because right before I put in my application I found out I only needed one more course to be gen. ed. certified."

baccalaureate degree, at least 25% of which must be taken at the university.

Institutions and programs also have upper division course requirements that require students to take some percentage of their courses at 300 level or above. If you transfer an excess of lower division course requirements you may get credit for all of your courses but may have to take additional courses to meet the upper division course requirements.

## Applying Transfer Credit to Your Program

Every institution has its own graduation requirements and each program or major has a set of requirements, usually a list of courses and a certain number of credits.

If you've chosen your courses well, you should be able to apply courses you've taken to fulfill these requirements. But if you haven't taken the right courses, change goals, or take too many courses, you may not be able to use all your credits.

**For example, consider the situation below:**

Mary, Keith and Deborah all transferred from the same college to complete a degree in business administration at the same university.

Deborah liked exploring different subjects and accumulated 80 credits, including all the courses. She was admitted to business administration, but still had to take additional courses at the university to fulfill its residency requirement, even though she got credit for all of her transferable courses.

*Good!*

Ron had 60 transfer credits, including some of the right courses. He was able to use all of his courses to fulfill the university's general graduation requirements, but he will have to take the required courses he missed before applying for admission to the business administration program.

*Better!*

Mary had 60 transfer credits, including all the courses required in the first and second year. She was able to apply all her courses toward the program and start taking third year courses right away.

*Best!*

### TRANSFER HINTS

If you can, choose courses that meet admission requirements for more than one program. General first and second year courses can usually be used towards a degree in, for example, education, social work or business.

Read all information you receive from a postsecondary institution very carefully. These documents often contain information regarding your admission status, your transfer credits, and your program. Read the catalog (print or online version). It contains all the academic rules and regulations, which vary by institution (for example, rules about adding and dropping courses, and about program requirements). Read the fine print – it's all there!

If you don't have the grades you need for your first choice program or institution, ask what other options you might have with your GPA.

## Transfer Topics

### What does it mean when there is a Transfer Agreement?

Block transfer occurs when a group of courses is recognized as a “block” or “category” for transfer credit. For example, there are 5 categories in the [General Education Transfer Policy](#) that can be transferred as “blocks”: Communications, Humanities, Math, Natural Sciences, and Behavioral/Social Sciences. If you have completed an AA/AS you will have completed all 5 categories within the general education program and can transfer them as a block to any public college/ university in Kentucky. In addition, if you have completed any individual category you will be certified in that category and your coursework will transfer. Transfer works best if you complete the whole program. If you don’t, you’ll probably receive transfer credit for the work you have done on a course-by-course basis but the university could require additional coursework.

### What does it mean when you pursue Prior Learning Assessment and Recognition?

PRIOR LEARNING ASSESSMENT (experiential learning) is a process whereby students receive credit for learning that’s occurred in a non-standard or non-traditional environment. This is different from transfer credit. Most institutions allow students to use some of these credits towards a credential, but not all institutions grant transfer credit for experiential credit. If you have this type of credit, carefully check the policy of the receiving institution.

### What is transfer “shock”?

When students move from one kind of educational experience to another, they sometimes find the transition to be more difficult than they expected.

College students who transfer to a university discover that classes are larger, instructors may be less accessible and have different expectations, and campus life could be more distracting. While many transfer students adapt quickly, and enjoy the new environment, others may be less confident and insecure.

Researchers have studied this experience, and call it “transfer shock.” A common result is a drop in grades in the first term after transfer. In rare



#### TRANSFER CHAT

“My GPA is going up a bit now that I’m getting used to it. The way I studied before worked for me but now I have to get used to the new way of studying and bigger work load.”



cases, the transition can be so distressing that students get discouraged and drop out.

**But it doesn't have to be like that. Here is some advice from students who had a successful transfer experience:**

- ✚ Be prepared for the change.
- ✚ Find out right away what the professor wants. Ask other students - anyone you can find who has already taken the class. Professors are approachable — meet with them during their office hours.
- ✚ Connect — join clubs, study with other students, volunteer for research projects. Researchers have found that students who make an effort to reach out to others enjoy their time more and do better in their studies.

Seek advice and make use of all the support systems available. One student told us, *"Here they were just as good as at my college. They made a catalog available for me. My advisor told me what problems I might have and what I should make sure to do."*

#### TRANSFER CHAT

"Coming here was a huge change, you know. So many buildings everywhere and all these nameless students and nobody even looks at you or smiles at you. It was just overwhelming at first."

#### TRANSFER HINT

Visit your new campus at least once before classes start so you know about parking, bus passes, location of classrooms, how to get access to library resources, etc. Take part in orientation, and join a club to make new friends. **Get involved!**



#### THE GOOD NEWS!!

Once students adjust, their grades go back up. So if you experience some transfer shock, try the things other students have found helpful.

And hang in there!

## A Word about Academic Advising

Your advisor gives you the information you need to make decisions when planning your coursework; however, it's vital that you understand the transfer process and the implications of the choices you make. Remember: this is your education, and only you have control over what you do with it.

### Getting advice from an academic advisor is a simple process.

Here are some suggestions:

- 1) Academic advisors at your institution are there to help you plan your courses and transfer program. Look for them in the Advising Center, or in a Student Services office.
- 2) Make an appointment with an advisor, or sign up for a group or individual drop-in session. If you can't keep your appointment, cancel it, as others are waiting.
- 3) Plan for your advising appointment before it happens:
  - a) Read the catalog (print or online). Always refer to your [institution's catalog](#) for the most current and complete program information.
  - b) Get a print out of your transfer-planning guide from [KY CAS](#) or develop your own personal transfer plan to outline your academic program.
  - c) Make a list of questions you can't answer.
- 4) If written information is available in an advising session, take a copy with you. If not, write down the important points. If there's any confusion about the details later, you have your notes. Record the advisor's name.
- 5) Talk to people at the institution you're hoping to transfer to. You can usually get general admissions and transfer advice from the [admissions office](#) at the receiving institution. But to get help with specific program planning, you may have to wait until after being admitted. Then contact the program advisor attached to your department. Use any time you have with an advisor wisely.

#### TRANSFER CHAT

"After reading the catalog, I was still a bit confused. My advisor helped me understand how it works, and the rules and the details. What courses count as what requirements?"

#### TRANSFER CHAT

"Mistakes can be made. Always check with the receiving institution. Write it down. Get signatures."



## What about Transferring your Student Loan?

### Are you a current Student Aid recipient?

If so, Student Aid recipients who plan to transfer to a university fall term should designate the transfer college or university choice on the Free Application for Federal Student Aid ([FAFSA](#)). If you have already applied and did not list the new transfer college or university choice on the application, please call 1-800-4-FED-AID (1-800-433-3243) and ask to add your new college choice. Student Aid information will be sent to the new college/university.

Federally required electronic enrollment reports from the new college/university to the United State Department of Education (ED) will document the student's enrollment in the new college and will allow your Federal Student Aid to be processed. The Department of Education will forward the enrollment information to the National Student Loan Data System (NSLDS), if you have a student loan and payments will be deferred until graduation from the college (as long as you are continuously enrolled - excluding summers, or dropping below 1/2 time).

Information will be automatically sent to the Kentucky Higher Education Assistance Authority ([www.kheaa.com](http://www.kheaa.com)) so that CAP Grant, College Access Program grant, and Kentucky Education Excellence Scholarship (KEES) can be processed at the new college/university. Institutional scholarships are usually not portable - meaning they cannot be transferred. Outside scholarships, grants and third party payments can vary so transfer students should check with their financial aid office.

If you are transferring from one KCTCS college to another KCTCS college, there is no need to do anything IF you listed the new KCTCS college on your FAFSA. If not, use the same process noted above to call and add the new college. It can be done in the KCTCS College Student Aid Office but is a much slower process and will delay the processing of funds.

### Questions?




Check with the Financial Aid office at your home college or contact [KHEAA](#) or [FAFSA](#).

## Repeating Courses: Good Idea or Not?

### Two Common Reasons to Repeat a Course:

1. You failed a required course, or didn't get a high enough grade. In this case, you will probably need to repeat the course, in order to achieve your goal.
2. You want to improve your overall GPA.

Before you do this, be aware that it may or may not work out the way you think. That's because, in calculating a GPA:

-  Some institutions will use only the better grade.
-  Some institutions will use only the most recent grade.
-  Some institutions will use both grades in their calculation.

#### TRANSFER HINT

Repeating a course does not guarantee you a better grade. It takes a lot of self-control and discipline to do better in a course the second time around. Be prepared to put more effort into it than you did the first time.

Institutions won't allow students to take the same course at another institution to replace a lower grade in that course on their transcript.



**And remember – you have 2 GPAs!**

**Your next institution will re-calculate your “admission GPA” based on its own rules.**

You can find all the information on an institution's grading policy in their catalog. Make sure repeating a course will have the effect you want on your GPA at both institutions. See if there's a limit to the number of courses you can repeat and how many times you can take the same course.



#### **WARNING:**

If you have a student loan or grant, repeating a course you've already passed may affect your “full-time” status. You can check on this at your university or college's financial aid office.

## The Importance of a Visiting Student Letter (Letter of Good Standing)

If you are registered in a certificate, diploma or degree program at any post-secondary institution, it's very important to get approval to take a course at another institution and have it apply to the credential.

Once you are accepted as a student at a university, your status changes. The university considers you to be one of its own students, and you have to get permission to take courses anywhere else. Not realizing this, some students continue to take courses at the college they attended before transferring and are dismayed when they're denied credit for these courses. To receive credit for courses taken at other institutions, you must obtain a signed Visiting Student Letter from your home institution registrar beforehand, authorizing you to take the course.

### TRANSFER CHAT

"When I came here to the university, I was going to my community college at the same time, and I found out that you have to get some sort of permission to take classes elsewhere while you're here."

### Looking for Visiting Student Letter forms?

Ask at the Registrar's or Academic Advising Office.



### TRANSFER HINT

Submit your request for a Visiting Student Letter long before the registration deadline at the other school (6-8 weeks), since it can take a while to process.

## Frequently Asked Questions About Transfer

### **1. I am taking courses at a community college, but I have no idea where I want to transfer or what my major is going to be. What should I do?**

First, talk to your advisor or [institutional transfer contact](#). Tell them you are planning to transfer and need to find out what courses to take that will transfer to your chosen university and/or program. Find out what courses transfer and where by logging on to Kentucky's online transfer advising system, <http://ky.transfer.org/cas/>. If you don't know where you want to transfer, start taking coursework that meets the general education requirements of your institution. These courses, when taken appropriately, are guaranteed to transfer to a 4-year institution. You can find out which courses to take to meet general education requirements by looking at your school's [university catalog](#).

Taking courses that transfer widely will help you to keep your options open. Make sure you keep a copy of your college catalog and course syllabi. Inquire at your college about advisor appointments, career planning seminars or aptitude testing, which may help you decide where to go next.

### **2. Can I transfer to any Kentucky post-secondary institution?**

All public and independent institutions in Kentucky accept transfer students. Keep in mind that admission may be competitive for some programs and that Kentucky's transfer policies only apply to public institutions. You may meet all of the minimum admission requirements for a particular program, yet not be accepted because your grades aren't as high as those of other applicants. See the section on [admission as a transfer student](#).

### **3. Can I transfer courses from more than one Kentucky institution?**

Yes. Remember, you must submit official transcripts from each institution you attended. In addition, some courses may transfer but may not meet program requirements for graduation. Remember to make sure your transcripts have been assessed for transfer credit before they are sent. The receiving institution is required to take into account any transfer certifications noted on your official transcripts.

### **4. Is there a minimum grade for course transfer?**

Once admitted, you'll receive credit for each transferable course you completed with a passing grade ('D' or higher). If you're enrolling in a specific program of study, you may need a higher grade. Whatever

grades you've received in individual courses, the admission decision is ultimately based on your overall GPA.

**5. Can I transfer between universities in Kentucky?**

Yes. Each year many students transfer successfully from one Kentucky university to another. If you're thinking about transferring between universities, you should contact the receiving university for details on the transfer process. Transfer tools like the General Education Transfer Policy apply to university-to-university transfer, so you should make sure to use them to access your best transfer options. You may be required to provide additional course information in order to have your courses evaluated. Always plan for transfer with your advisor and log on to [KY CAS](#) to get more detailed information about how your coursework will transfer.

**6. If all my courses are listed on KY CAS, are there any reasons why I might NOT receive transfer credit?**

Yes, there are a few reasons. For example, failing the course, taking the course too long ago, taking duplicate courses, or failing to get a "Letter of Good Standing," are all reasons why you might not get transfer credit. In addition, because of residency and upper division requirements, taking too much credit before you transfer can be counter-productive.

**7. What qualifies me for admission as a transfer student to a Kentucky university?**

You don't usually need to have completed a specific number of transfer credits in order to transfer to a university college degree program. But remember — admission to any post-secondary institution is not guaranteed and entry to specific programs is often very competitive.

**8. Who should I talk to if I have questions about the transfer process?**

The advisor at your current institution should be able to answer questions about your courses and how they'll fit into your academic goals. If your questions are about applying to a specific program at an institution, it's probably best to contact that institution's [Admissions Office](#) or the [Institutional Transfer Contact](#). The institutional [catalog](#), print or online, is also a very good resource. It will outline program requirements, graduation requirements, and all the rules that students are responsible for knowing. Remember, you can also use [KY CAS](#) to see how your courses transfer.



**9. What's the difference between an advisor, a counselor and a financial aid officer?**

An advisor helps you with your academic planning, a counselor helps you with your career planning and meeting personal goals, and a financial aid officer helps you sort out your finances (loans, grants, etc.). In smaller institutions, one person may fill more than one of these roles.

**10. When should I use KY CAS?**

You can (and should!) use it any time. It's a helpful tool before and after you register for your courses. Checking transferability beforehand can help you decide which courses to take. Checking transferability afterwards will help you understand how other institutions will accept your courses. Log on now at <http://ky.transfer.org/cas/>!

**11. Can I transfer to and from institutions outside Kentucky?**

If the courses taken were similar to the courses in the program you are transferring to, then you will usually receive transfer credit. However, you may have to provide course syllabi in order to receive the credit, and the evaluation process may take a while. Check with advisors to see how coursework is accepted between the institutions. While independent and out-of-state institutions do not currently participate in Kentucky's transfer policies, other transfer agreements may be in place between the schools.

**12. What happens to my credits if I change my major or program?**

If you decide to change your major or program, check the catalog for the new requirements. You will still get all the transfer credit you are entitled to, but you may not be able to apply it in the same way to your new program. You will probably have to take more courses than originally planned to meet the requirements of your new program.

**13. I took some post-secondary courses years ago. Will they still transfer?**

That depends on how many years ago, and on the institution and program in which you want to enroll. Many institutions consider that knowledge acquired more than ten or so years ago may no longer be current, and therefore may not grant credit for outdated courses. Courses in rapidly evolving fields such as information technology may have an even shorter shelf life. Check with your intended institution regarding their policy.



**14. I keep hearing about general education block transfer, what does that mean?**

Kentucky has several tools that will guarantee the transfer of your courses into public postsecondary institutions. The [General Education Transfer Policy](#) allows students to transfer ALL or part of their general education coursework from one institution to another. By taking the general education courses at your college and university, and speaking with an advisor, you can guarantee the transfer of credits in blocks, or the full general education program. Remember, your transcripts must be certified to receive this guarantee.

## **Transfer-Related Web Resources**

### **NOT SURE WHAT PROGRAM YOU WANT TO PURSUE?**

Check with your college counselor or advising center to find out what programs are available in your areas of interest. Once you've found a program, check with institutional catalogs to compare admissions requirements. Also find information on major aspects of studying, including financing your education.

### **WANT TO APPLY TO A KENTUCKY PUBLIC POST-SECONDARY INSTITUTION?**

Access their [admissions department](#) and find out what you need to do to apply.

### **WANT TO KNOW WHAT COURSES ARE BEST FOR TRANSFER?**

Log on to [KY CAS](#) or check your [institutional catalog](#). Always consult your advisor when planning to transfer courses.

### **WONDERING ABOUT TRANSFER POSSIBILITIES WITH INDEPENDENT INSTITUTIONS?**

Log on to [www.kentuckymentor.org](http://www.kentuckymentor.org), an online source provided by the Student Loan People to aid students and their families in the selection, application and financial aid process for independent colleges.

### **LOOKING FOR ONLINE DEGREE PROGRAMS?**

Many institutions offer degrees online. Check out [www.kyvu.org](http://www.kyvu.org) for a list of programs and courses delivered online.

### **WONDERING HOW TO PAY FOR COLLEGE?**

Kentucky's postsecondary institutions have [transfer scholarships](#) available for students transferring into their institutions. In addition, the Kentucky Higher Education Assistance Authority has many opportunities to help you pay for college. Log on to [www.kheaa.com](http://www.kheaa.com) for the latest financial aid options.

## **NEED HELP WITH THE TRANSFER STUDENT HANDBOOK?**

Contact the Council on Postsecondary Education for additional assistance at 502-573-1555 or [www.cpe.state.ky.us](http://www.cpe.state.ky.us).

## Transfer Terms

### **Academic Common Market**

Academic Common Market/Electronic Campus (ACM/EC) waivers of out-of-state tuition are available if certain conditions are met, including no public college or university in the student's home state (state of residence) offers a degree program in his or her chosen field of study, the program is available in another Southern Regional Educational Board (SREB) state that participates in the ACM/EC, the program is available through distance learning, the student meets admissions requirements of the college or university that offers the program, and the student is certified as a resident of his or her home state. Click [here](#) for more information about the Academic Common Market.

### **Academic Program**

A program of study, usually involving theoretical knowledge and research, and usually leading to a diploma, certificate, associate degree or bachelor's degree.

### **Admission**

Being accepted into an institution, college, or program once the entrance requirements are met. Some admission is limited by spaces available, and by selection criteria.

### **Application**

The formal way of notifying a postsecondary institution that you want to be a student there.

### **Applied Degree**

A degree in an applied subject such as allied health and computer information systems. Applied degrees are career focused and coursework is directed at occupational training and development.

### **Articulation**

The system used by postsecondary institutions to determine which courses are equivalent to one another.

### **Audit**

Taking a course for interest, and not for credit. Auditing students usually don't do assignments or exams, and don't get a grade.

### **Basis of Admission**

The evidence, primarily academic, on which your admission decision is based, e.g., high school record, college credits and GPA, etc.

**Block Transfer**

The process whereby a block of credits is granted to students who have successfully completed a cluster of courses recognized as having an academic wholeness or integrity, and related in a meaningful way to part of the degree program. This block of courses will transfer as a group to public postsecondary institutions in Kentucky as part of the [General Education Transfer Policy](#).

**Catalog**

The book of rules, regulations, policies, programs, requirements, and courses for a particular postsecondary institution.

**Certificate**

Recognition of successful completion of a program of study, of varying lengths, often less than one year.

**Chair**

The head of a program or department. "Coordinator" is sometimes used synonymously with "Chair."

**Co-op/Internship**

The system of having paid (co-op) or unpaid (internship) work placements, usually four to eight months, as a component of a program of study with earned college credit.

**Credit**

The value given to a course. May be related to the number of hours of instruction. The majority of academic courses are worth three credits. Associate degrees generally require 60 or more credits and bachelor's degrees require 120 or more credits.

**Dean**

Head of a Unit or College. For example, the Dean of Student Affairs or the Dean of the College of Education.

**Degree**

Recognition of successful completion of a program of studies often with a specific Major or Minor.

**Degree Granting Institution**

Refers to those institutions that grant associate or bachelor's degrees.

**Department**

Faculty and administrators associated with a particular discipline or program (e.g. the Sociology Department).

**Diploma**

Recognition of successful completion of a program of study, usually one year in length.

**Exemption**

The waiving of a prerequisite or required course for students who have proven they have comparable learning. The student may be required to replace the exempted course with an alternate.

**Go Higher Kentucky**

An online resource that aids students and their families in planning for elementary, secondary and postsecondary education.

**GPA or Grade Point Average**

The average overall grade for all courses taken for credit in a particular semester, year or institution. A cumulative GPA is the average of all grades for courses taken to date at one institution.

**Independent Institution**

A postsecondary institution supported by private funds, rather than state funds. (Ex: Bellarmine University, Georgetown College, etc.)

**Institutional Transfer Contacts**

Individuals identified at each postsecondary institution who can answer your transfer-related questions.

**KY CAS: Kentucky Course Applicability System**

An online system that shows you how your courses will transfer to one of several Kentucky postsecondary institutions. Log on to <http://ky.transfer.org/cas/> to access this system.

**Lower Division (or lower level) Courses**

Generally courses numbered 100 and 200 (ex: ENG 101 and PSY 223), usually making up the first two years of a bachelor's degree.

**Major**

A program of study in a degree where about 25-50% of the courses are in a single discipline (e.g. Philosophy, History).

**Minor**

A program of study requiring fewer courses than a major.

**Native Student**

A student is native to the institution where they begin their college career.

**Non-credit Course**

A course taken for learning value. A grade may be assigned, but the course is not usually applicable to a credential.

**Prerequisite**

A course you must take before you can take a more advanced course in the discipline.

**Program Plan**

Your informal checklist of the requirements for a program and how many of those requirements you have satisfied with your various courses (including transferred courses).

**Public Institution**

A postsecondary institution supported in part by state funds. (Ex: Eastern Kentucky University, Kentucky Community and Technical College System, Kentucky State University, Morehead State University, Murray State University, Northern Kentucky University, University of Kentucky, University of Louisville, Western Kentucky University).

**Receiving Institution**

The institution to which you are transferring.

**Reciprocity Agreements**

These agreements involve institutions along the states' borders and provide additional opportunities for access to postsecondary education for residents in counties along the states' borders and in close proximity to participating schools. The agreements provide that eligible students pay the in-state tuition rate at the institution they attend.

**Registration**

The process of enrolling in individual courses after completion of all required admission procedures.

**Requirement**

A course you must take in order to complete a credential.

**Residency**

The number of courses or credits (or percentage of the program) you must complete at an institution to graduate from that institution.

**Sending Institution**

The institution from which you are transferring.

### **Statewide Transfer Committee**

A group of institutional representatives, appointed by the Council of Chief Academic Officers, that is charged with the development, maintenance and facilitation of all statewide transfer initiatives.

### **Syllabus**

A description of the main content, organization and expected outcomes of a course, normally including the number of credits awarded hours of class time, how it's evaluated, assignments, and texts.

### **Transcript**

An official transcript is the original record verifying your enrolment and achievement, and certified (e.g., by signature and/or seal) by the institution. It is normally sent directly, by mail or electronically, on your request.

### **Transfer**

Consists of the granting of credit (transfer credit) toward a credential by one institution, for programs or courses completed at another.

### **Transfer Student**

A student who attends one institution (sending institution) and then transfers their coursework to another (receiving institution).

### **Upper Division (or upper level)**

Courses at the 300-level or above, usually making up most of the final two years of a bachelor's degree.

### **Visiting Student Letter**

A document that gives you permission to take a course at an institution other than the university in which you are currently enrolled.



## Links to Institutional Resources:

### Institutional Catalogs

[Eastern Kentucky University](#) (EKU)  
[Kentucky Community and Technical College System](#) (KCTCS)  
[Kentucky State University](#) (KSU)  
[Morehead State University](#) (MoSU)  
[Murray State University](#) (MuSU)  
[Northern Kentucky University](#) (NKU)  
[University of Kentucky](#) (UK)  
[University of Louisville](#) (UL)  
[Western Kentucky University](#) (WKU)

### Admissions

<a href="#">EKU</a>	<a href="#">MuSU</a>
<a href="#">KCTCS</a>	<a href="#">NKU</a>
<a href="#">KSU</a>	<a href="#">UK</a>
<a href="#">MoSU</a>	<a href="#">UL</a>
	<a href="#">WKU</a>

### Financial Aid (General Info)

<a href="#">EKU</a>	<a href="#">MuSU</a>
<a href="#">KCTCS</a>	<a href="#">NKU</a>
<a href="#">KSU</a>	<a href="#">UK</a>
<a href="#">MoSU</a>	<a href="#">UL</a>
	<a href="#">WKU</a>

### Transfer Scholarship Information

<a href="#">EKU</a>	<a href="#">MuSU</a>
<a href="#">KCTCS</a>	<a href="#">NKU</a>
<a href="#">KSU</a>	<a href="#">UK</a>
<a href="#">MoSU</a>	<a href="#">UL</a>
	<a href="#">WKU</a>

### Other Resources

[Kentucky Virtual University](#)

## **The General Education Transfer Policy**

The full policy can be viewed by clicking [HERE](#).  
Frequently Asked Questions about the policy can be view by clicking [HERE](#).

### **LEVELS OF CERTIFICATION**

- **Category Certification**

- ✓ Complete one or more of the categories. Your transcript will be "Category Certified" in the categories you have completed and accepted by the receiving institution.

- **Core Certification**

- ✓ Complete 5 categories for a total of 33 hours. Your transcript will be "Core Certified" and all coursework within the 5 categories will transfer.

- **Full General Education Certification**

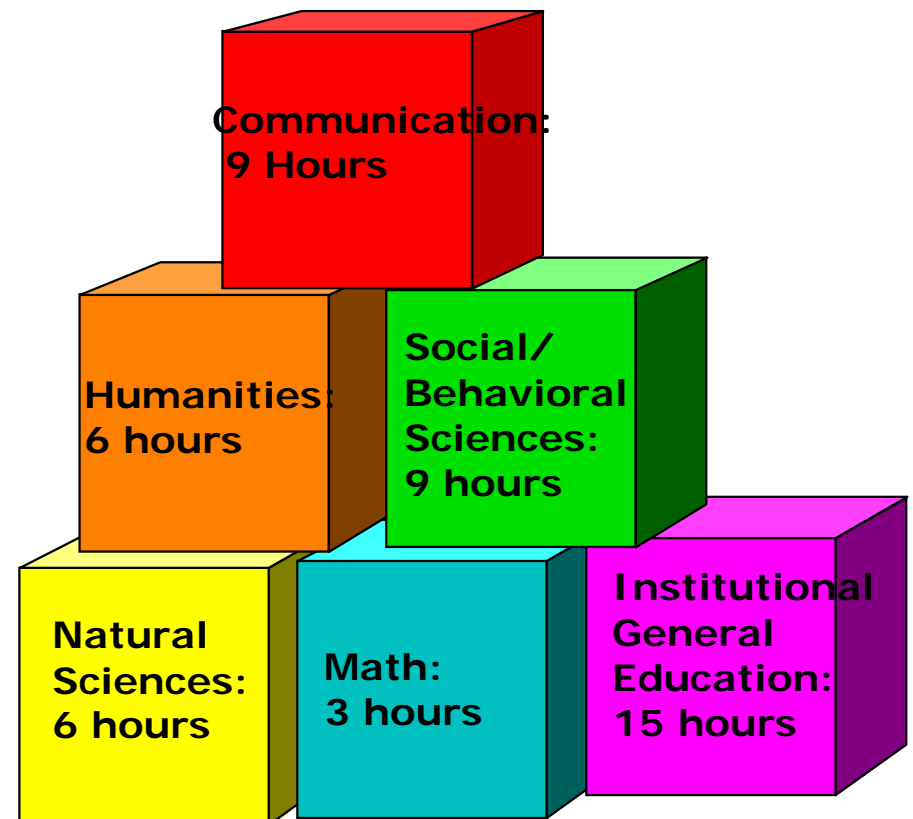
- ✓ Complete all 6 categories for a total of 48 hours of general education. Your transcript will be "Fully General Education Certified" and all coursework you have completed for the 48-hour general education program will transfer.

Note: All courses transferred are subject to minimum grade requirements according to institutional requirements for native students.

Institutions that require a greater number of total hours of general education may require transferring students to take additional hours at their institution.

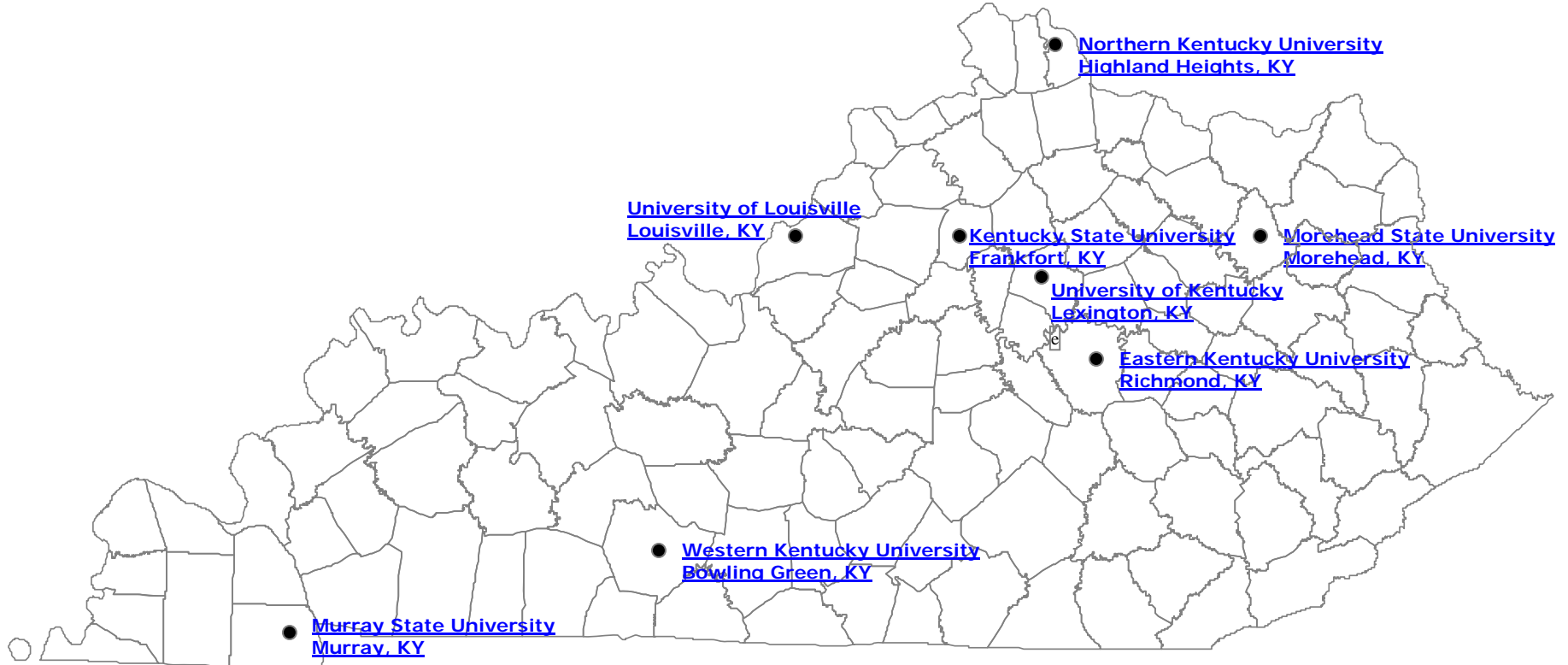
More information on general education courses at your sending institution is available in the [institutional catalog](#).

### **General Education Categories:**



## Kentucky 4-Year Public Postsecondary Institutions

Click on Institutional Name to Link to Institutional Webpage

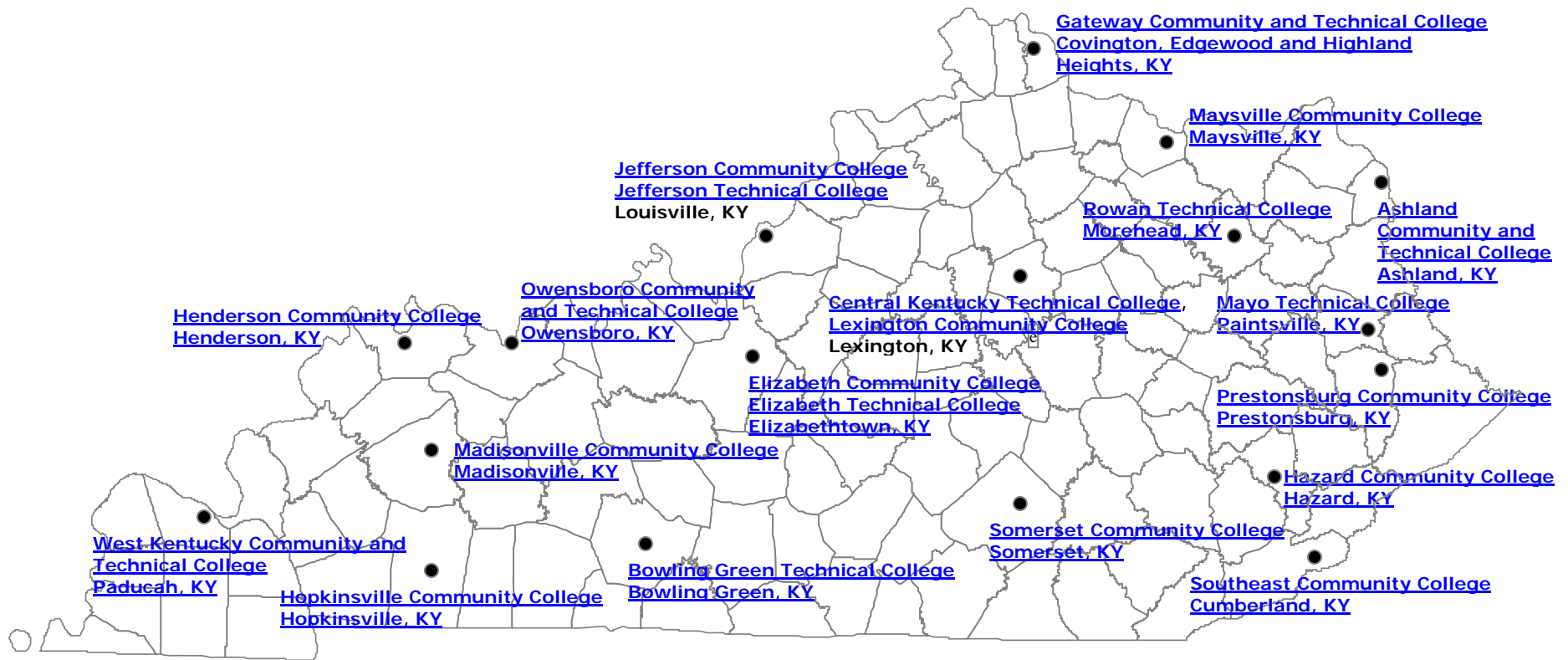


## Kentucky 2-Year Public Postsecondary Institutions

Click on Institutional Name to Link to Institutional Webpage

\*Current KCTCS campus listings are available at

[www.kctcs.edu](http://www.kctcs.edu)



## Kentucky Independent Postsecondary Institutions

Click on Institutional Name to Link to Institutional Webpage

